

Information to identify the case:

Debtor 1	Robert J. Morgan Sr.	Social Security number or ITIN	xxx-xx-2560
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 15-32530-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert J. Morgan Sr.

3/22/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert J. Morgan, Sr.
Debtor

Case No. 15-32530-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 22, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2021:

Recip ID	Recipient Name and Address
db	Robert J. Morgan, Sr., 296 Grande River Blvd, Toms River, NJ 08755-1110
cr	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+ Seterus, Inc. as servicer for Federal National Mor, Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
515879744	Anthony J. Migliaccio, Jr., Esquire, PO Box 278, Ramsey, NJ 07446-0278
515879745	+ Delbert Services/consu, 1 City Blvd W, Orange, CA 92868-3621
519117409	+ MTGLQ Investors, L.P., Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
519117410	+ MTGLQ Investors, L.P., Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, MTGLQ Investors, L.P. Serviced by Select Portfolio Servicing,
515879747	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court:, Nissan Motor Acceptance, Attn: Bankruptcy, 8900 Freeport Pkwy, Irving, TX 75063-2409
518310241	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
518310242	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper 75261-909 ATTN: Bankruptcy Dept
515887615	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
515879748	+ Ocwen Loan Servicing L, 1661 Worthington Rd Suite 100, West Palm Beach, FL 33409-6493
516093879	+ Seterus, Inc. as servicer for Federal National Mor, P.O. Box 1047, Hartford, CT 06143-1047

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 23 2021 01:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 23 2021 01:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515879743	EDI: BECKLEE.COM	Mar 23 2021 00:38:00	American Express, PO Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
515934928	EDI: BECKLEE.COM	Mar 23 2021 00:38:00	American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515888750	EDI: DISCOVER.COM	Mar 23 2021 00:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515879746	+ EDI: DISCOVER.COM	Mar 23 2021 00:38:00	Discover Fin Svcs Llc, Po Box15316, Wilmington, DE 19850-5316
518952535	+ EDI: AGFINANCE.COM	Mar 23 2021 00:38:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
516107402	+ EDI: AGFINANCE.COM	Mar 23 2021 00:38:00	OneMain Financial Group, LLC as servicer for Wells, 6801 Colwell Blvd, Mail Stop: NTSB: 1310, Irving, TX 75039-3198
515911317	EDI: RMSC.COM	Mar 23 2021 00:38:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,

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515879749	EDI: WFFC.COM		Miami, FL 33131-1605
		Mar 23 2021 00:43:00	Wells Fargo Bank, Credit Bureau Dispute Resoluti, Des Moines, IA 50306
515879750	EDI: WFFC.COM		
		Mar 23 2021 00:43:00	Wells Fargo Bank Nv Na, Attn: Deposits Bankruptcy MAC# P6103-05K, PO Box 3908, Portland, OR 97208-3908
516076728	EDI: WFFC.COM		
		Mar 23 2021 00:43:00	Wells Fargo Bank, N.A., 1 Home Campus X2303-01A, Des Moines, IA 50328-0001
516088052	+ EDI: WFFC.COM		
		Mar 23 2021 00:43:00	Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001
TOTAL: 13			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Nissan Motor Acceptance Corp., PO Box 660366, Dallas, TX 75266-0366
cr	*+	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MTGLQ INVESTORS L.P. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeanette F. Frankenberg	on behalf of Creditor Seterus Inc. as servicer for Federal National Mortgage Association cmecf@sternlav.com
John R. Morton, Jr.	on behalf of Creditor Nissan Motor Acceptance Corp. ecmail@mortoncraig.com mortoncraigecef@gmail.com
Lee Martin Perlman	on behalf of Debtor Robert J. Morgan Sr. ecf@newjerseybankruptcy.com, mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com

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William M.E. Powers

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 9